

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Scotti Sawyer Kershner
 Edward A. Kershner, Jr.
 Debtors

Case No. 15-16109-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Cathleen
 Form ID: 309A

Page 1 of 3
 Total Noticed: 76

Date Rcvd: Jun 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2017.

db/jdb
 tr
 13586147 +Scotti Sawyer Kershner, Edward A. Kershner, Jr., 420 Tennis Avenue, Ambler, PA 19002-3518
 13586148 +GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, The Curtis Center, 601 Walnut Street,
 Suite 750 West, Philadelphia, PA 19106-3314
 13586149 +Abington Medical Specialists, 1235 Old York Road, Suite 222, Abington, PA 19001-3874
 13586159 Abington Memorial Hospital, 2510 Maryland Rd., Ste 200, Willow Grove, PA 19090-1135
 13586161 +Abington Pulmonary Critical Care, 1235 Old York Road, Suite 121, Abington, PA 19001-3879
 13586165 +Chna, Po Box 6189, Sioux Falls, SD 57117-6189
 13586166 +Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696
 13586164 +Citizens Bank, 1 Citizens Bank, Riverside, RI 02915-3000
 13729048 +Citizens Bank, P.O. Box 7092, Bridgeport, CT 06601-7092
 13586166 +Citizens Bank, N.A., 1 Citizens Drive, Mailstop ROP15B, Riverside, RI 02915-3019
 13586167 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
 13586168 +Community Ambulance, PO Box 98, Ambler, PA 19002-0098
 13586171 +Community Ambulance Association, PO Box 98, Ambler, PA 19002-0098
 13586174 Encore Receivable Management, 400 N. Rogers Rd., PO Box 3330, Olathe, KS 66063-3330
 13586175 +Fort Washington Rad Assoc, P.O. Box 6750, Portsmouth, NH 03802-6750
 13586176 +Frederic I. Weinberg & Associates, P.C., 1001 E. Hector Street, Suite 220,
 Conshohocken, PA 19428-2395
 13586177 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
 Grimley Financial Corporation, 30 Washington Avenue, Suite C-6,
 Haddonfield, NJ 08033-3341
 13586178 +Independence Blue Cross, PO Box 8240, Philadelphia, PA 19101-8240
 13628787 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
 13586183 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13586181 +Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710
 13586182 Keystone Credit Service LLC, P.O. Box 218, Leola, PA 17540-0218
 13586187 Merchants & Medical Credit Corporation, 6324 Taylor Drive, Flint, MI 48507-4685
 13673782 +Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 13586191 +NCB Management Services, Inc., 1 Allied Drive, Feasterville Trevose, PA 19053-6945
 13586190 Nationwide Credit, Inc., P.O. Box 26315, Lehigh Valley, PA 18002-6315
 13586193 +PNC, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
 13586194 +Preventadent Associates, Ambler Professional Center, 602 S. Bethlehem Pike - #A1,
 Ambler, PA 19002-5800
 13586195 +Richard J. Boudreau & Associates, 50 Tower Office Park, Woburn, MA 01801-2113
 13586196 Sage Capital Recovery, ATSA01, P.O. Box 1022, Wixom, MI 48393-1022
 13586201 Temple Physicians, Inc., Post Office Box 820933, Philadelphia, PA 19182-0933
 13586202 +United ANES Serv PC, P.O. Box 828962, Philadelphia, PA 19182-8962
 13586203 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
 13733946 William D. Schroeder, Jr., 262A Bethlehem Pike, Suite 102, Colmar, PA 18915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: schroeder@jrlaw.org Jun 09 2017 00:55:10 WILLIAM D. SCHROEDER, JR,
 920 Lenmar Drive, Blue Bell, PA 19422

smg E-mail/Text: bankruptcy@phila.gov Jun 09 2017 00:56:22 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 09 2017 00:55:45
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcy@usdoj.gov Jun 09 2017 00:56:06 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 09 2017 00:55:51 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13586153 EDI: ARSN.COM Jun 09 2017 00:48:00 ARS National Services, Inc., P.O. Box 463023,
 Escondido, CA 92046-3023

13586150 +EDI: AMEREXPR.COM Jun 09 2017 00:48:00 American Express, PO Box 6618,
 Omaha, NE 68106-0618

13586151 EDI: BECKLEE.COM Jun 09 2017 00:48:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701

13586152 +EDI: AMEREXPR.COM Jun 09 2017 00:48:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871

13586154 E-mail/Text: ACF-EBN@acf-inc.com Jun 09 2017 00:55:19
 Atlantic Credit & Finance Incorporated, Post Office Box 11887, Roanoke, VA 24022-1887

13586155 EDI: BANKAMER.COM Jun 09 2017 00:48:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998-2235

13586156 EDI: BANKAMER.COM Jun 09 2017 00:48:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998

13586157 +E-mail/Text: clientrep@capitalcollects.com Jun 09 2017 00:56:48 Capital Collection Service,
 Post Office Box 150, West Berlin, NJ 08091-0150

13586158 EDI: CAPITALONE.COM Jun 09 2017 00:48:00 Capital One, Bankruptcy Claims, P.O. Box 30285,
 Salt Lake City, UT 84130-0285

13625177 EDI: BL-BECKET.COM Jun 09 2017 00:48:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13586160 EDI: CHASE.COM Jun 09 2017 00:48:00 Chase Bank USA, N.A., P.O. Box 15650,
Wilmington, DE 19886-5650
13586162 +EDI: CITICORP.COM Jun 09 2017 00:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13586163 +EDI: CITICORP.COM Jun 09 2017 00:48:00 Citibank South Dakota, NA, 701 East 60th Street N,
Sioux Falls, SD 57104-0493
13586169 E-mail/Text: csdlclientservices@cboflanc.com Jun 09 2017 00:56:26
Credit Bureau of Lancaster County Inc., P.O. Box 1271, Lancaster, PA 17608-1271
13586170 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jun 09 2017 00:56:05
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13586172 EDI: BANKAMER.COM Jun 09 2017 00:48:00 FIA Card Services, PO Box 15026,
Wilmington, DE 19850-5026
13586179 EDI: IRS.COM Jun 09 2017 00:48:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
13586184 EDI: CBSKOHL.S.COM Jun 09 2017 00:48:00 Kohl's, Capital One, N.A., Post Office Box 3043,
Milwaukee, WI 53201-3043
13586185 +EDI: LTDFINANCIAL.COM Jun 09 2017 00:48:00 LTD Financial Services LP,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
13586186 E-mail/Text: mmrgbk@miramedrg.com Jun 09 2017 00:55:54 M2 Revenue Group,
991 Oak Creek Drive, Lombard, IL 60148-6408
13586188 +EDI: MID8.COM Jun 09 2017 00:48:00 Midland Credit Management Inc,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
13586189 +EDI: MID8.COM Jun 09 2017 00:48:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
13586192 +E-mail/Text: egssupportservices@egscorp.com Jun 09 2017 00:55:58
NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
13635026 EDI: PRA.COM Jun 09 2017 00:48:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13592419 EDI: RECOVERYCORP.COM Jun 09 2017 00:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13586197 EDI: SEARS.COM Jun 09 2017 00:48:00 Sears Card, PO Box 6283, Sioux Falls, SD 57117-6283
13586198 +E-mail/Text: compliance@sentrycredit.com Jun 09 2017 00:56:44 Sentry Credit, Inc.,
2809 Grand Ave., Everett, WA 98201-3417
13586199 +EDI: RMSC.COM Jun 09 2017 00:48:00 Synch/Lenscrafters, C/O Po Box 965036,
Orlando, FL 32896-0001
13586200 EDI: RMSC.COM Jun 09 2017 00:48:00 Synchrony Bank, Attn: Bankruptcy Department,
P.O. Box 965061, Orlando, FL 32896-5061
13586204 +EDI: URSI.COM Jun 09 2017 00:48:00 United Recovery Systems, Inc., 5800 North Course Drive,
Houston, TX 77072-1613
13608350 EDI: WFFC.COM Jun 09 2017 00:48:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
13599954 EDI: WFFC.COM Jun 09 2017 00:48:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,
PO Box 19657, Irvine, CA 92623-9657
13586205 +EDI: WFFC.COM Jun 09 2017 00:48:00 Wells Fargo Bank, NA, Attn: Bankruptcy Department,
MAC#D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
13586206 EDI: WFFC.COM Jun 09 2017 00:48:00 Wells Fargo Dealer Services, P.O. Box 19657,
Irvine, CA 92623-9657
13586207 +EDI: WFFC.COM Jun 09 2017 00:48:00 Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498
13622516 EDI: ECAST.COM Jun 09 2017 00:48:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13642922* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13651148* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13586146 ##+Abington Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012
13586173 ##+FMS Inc, P.O. Box 707601, Tulsa, OK 74170-7601
13586180 ##+Jaffe & Asher, LLP, 11 East Market Street, Suite 102, York, PA 17401-1263

TOTALS: 0, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KERI P EBECK on behalf of Creditor Citizens Bank, N.A. kebeck@weltman.com,
jbluemle@weltman.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM D. SCHROEDER, JR on behalf of Debtor Scotti Sawyer Kershner schroeder@jrlaw.org,
Healey@jrlaw.org
WILLIAM D. SCHROEDER, JR on behalf of Joint Debtor Edward A. Kershner, Jr. schroeder@jrlaw.org,
Healey@jrlaw.org

TOTAL: 8

Information to identify the case:

Debtor 1	Scotti Sawyer Kershner	Social Security number or ITIN	xxx-xx-3659
	First Name Middle Name Last Name	EIN	__-__-____
Debtor 2	Edward A. Kershner Jr.	Social Security number or ITIN	xxx-xx-3673
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 8/26/15
Case number:	15-16109-jkf	Date case converted to chapter	7 6/5/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Scotti Sawyer Kershner	Edward A. Kershner Jr.
2. All other names used in the last 8 years	aka Scotti Sawyer-Kershner, aka Scotti Sawyer, aka Scotti Kershner	aka Edward A. Kershner, aka Edward Kershner
3. Address	420 Tennis Avenue Ambler, PA 19002	420 Tennis Avenue Ambler, PA 19002
4. Debtor's attorney Name and address	WILLIAM D. SCHROEDER JR 920 Lenmar Drive Blue Bell, PA 19422	Contact phone 215-822-2728 Email: schroeder@jrlaw.org
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC The Curtis Center 601 Walnut Street Suite 750 West Philadelphia, PA 19106	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 6/8/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 6, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/4/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	